4. (AMENDED) A method according to claim 2, further comprising the step of:

transmitting the directive before receipt of the access request.

7. (AMENDED) A system for electronically paying bills using a network having a plurality of user stations, each representing a different one of a plurality of users including payers and payees, the plurality of different users having associated payment accounts and deposit accounts maintained at a plurality of financial institutes, comprising:

a processor configured to receive an instruction, from a first of the plurality of user stations representing a first of the payers, to make payment of a first bill to a first of the payees, to transmit a directive to transfer funds from a first of the payment accounts associated with the first payer and maintained at a first of the plurality of financial institutes to a first of the deposit accounts associated with the first payee and maintained at a second of the plurality of financial institutes in accordance with the received instruction to pay the first bill, and to generate remittance information associated with payment of the first bill; and

a central database configured to store the remittance information so as to be accessible to a second of the plurality of user stations representing the first payee.

9. (AMENDED) A system according to claim 7, wherein:

the processor is further configured to receive a request to access the remittance information from the second user station, to retrieve the remittance information from the memory based upon the received access request, and to transmit the retrieved remittance information to the second user station.

14.   (Amended) An electronic bill paying network having a plurality of users including payers and payees, each of the payers having a different payment account maintained at one of a plurality of financial institutes, and each of the payees having a different deposit account maintained at one of the plurality of financial institutes, comprising:

a communications network;

a first plurality of network stations, representing a first plurality of users, and configured to connect to the communications network and to transmit instructions, via the communications network, to make payments of bills;

a central network station connected to the communications network, and configured to receive the transmitted instructions, to generate directives to transfer funds from a plurality of different payment accounts to a plurality of different deposit accounts based upon the received instructions, to generate remittance information associated with payment of the bills, and to store the remittance information; and

a second plurality of network stations, representing a second plurality of users, and configured to connect to the communications network and transmit requests, via the communications network, to access the stored remittance information;

wherein the central network station is further configured to receive the transmitted requests to access the remittance information, to retrieve the stored remittance information in response thereto, and to transmit, via the communications network, the retrieved remittance information to the second plurality of network stations.

18. (AMENDED) An article of manufacture for electronically paying bills of a plurality of payers to a plurality of payees, each of the plurality of payers having a respective payment account maintained at one of a plurality of financial institutes and each of the plurality of payees having a respective deposit account maintained at one of the plurality of financial institutes, comprising:

a computer readable storage medium; and

computer programming stored on the storage media;

wherein the stored computer programming is configured to be readable from the computer readable storage medium by a computer and thereby cause the computer to operate so as to:

generate a directive to transfer funds from a first payment account of a first of the plurality of payers maintained at a first of the plurality of financial institutes to a first deposit account of a first of the plurality of payees maintained at a second of the plurality of financial institutes in payment of a first bill, in accordance with an instruction of the first payer to make payment of the first bill to the first payee;

generate remittance information associated with payment of the first bill by the transfer of funds; and

store the remittance information in a central database so as to be accessible to the first payee.

20. (AMENDED) An article of manufacture according to claim 19, wherein the stored computer programming is further configured to be readable by the computer to thereby cause the computer to operate so as to:

transmit the directive only after the receipt of the request to access the remittance information.

Please add new claims 21-24 as follows:

--21.   (NEW) A method according to claim 1, further comprising:

transmitting   the   directive   to   the   first   financial institute;

wherein the directive directs the first financial institute to transfer funds from the first payment account to the first deposit account.

22.   (NEW) A system according to claim 8, wherein the directive directs the first financial institute to transfer funds from the first payment account to the first deposit account.

23.   (NEW) A network according to claim 14, wherein:

each of the generated directives directs a financial institute at which a payment account is maintained to transfer funds from the payment account to a deposit account; and

the central network station is further configured to transmit each of the generated directives to the respective one of the plurality of financial institutes to which the directive relates.

24.   (NEW) An article of manufacture according to claim 18, wherein the stored computer programming is further configured to be readable by the computer to thereby cause the computer to operate so as to:

transmit the directive to the first financial institute;

wherein the directive directs the first financial institute to transfer funds from the first payment account to the first deposit account.--